

EXHIBIT A

Bernard Glasser
1910-1983
Melvin R. Zimm
1953-2009

Richard S. Glasser
Michael A. Glasser
William H. Monroe, Jr.
Kip A. Harbison
Mark K. Groves
Charlotte E. Vaughn
Marc C. Greco
Stephen R. Meenan
Richard A. Knes
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1932 - Celebrating our 80th Year - 2012

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April 13, 2012

L. Robert Richman****
Daniel T. Bengston
Melissa M. Watson Goode
Michele S. Cumberland***
Erin C. Quinn
Jason L. Hamlin
Alexander N. Rouhani
Alex E. Wallin
Chaunacie L. Wilkerson
Jennifer L. Anthony****

* Also admitted in DC
** Also admitted in LA
*** Also admitted in TX
**** Also admitted in MD
***** Admitted only in DC and MD

LOUDOUN CIRCUIT COURT
CLERK, CIVIL DIVISION
PO BOX 550
LEESBURG, VA 20178

Re: FIA CARD SERVICES, N.A.
v. VIRGINIA M SAM
Our File No.: 20526619

Dear Sir or Madam:

I write to file the enclosed Garnishment Suggestion, Summons and Judgment Order, together with the filing fee of \$45.50. Please file same and have service copies available for pick-up by The Marston Agency. Also enclosed is a stamped envelope addressed to the debtor.

Should you have any questions or require anything further, please contact me or my Legal Assistant, Teddy Reveron at ext. 410. Thank you for your assistance in this matter.

Very truly yours,

A handwritten signature in black ink, appearing to be "L. Robert Richman", written over a horizontal line.

L. Robert Richman

LRR/tjr
Enclosures

COVER SHEET FOR FILING CIVIL ACTIONS
COMMONWEALTH OF VIRGINIACase No.
(CLERK'S OFFICE USE ONLY)*

LOUDOUN

Circuit Court

FIA CARD SERVICES, N.A.

v./In re:

VIRGINIA M SAM

PLAINTIFF(S)

DEFENDANT(S)

I, the undersigned ☐ plaintiff ☐ defendant ☒ attorney for ☒ plaintiff ☐ defendant hereby notify the Clerk of Court that I am filing the following civil action. (Please indicate by checking box that most closely identifies the claim being asserted or relief sought.)

- | | | |
|--|--|--|
| <input type="checkbox"/> Accounting | <input type="checkbox"/> Construe Will | <input type="checkbox"/> Landlord/Tenant |
| <input type="checkbox"/> Administrative Appeal | <input type="checkbox"/> Contract Action | <input type="checkbox"/> Mechanics Lien |
| <input type="checkbox"/> Adoption | <input type="checkbox"/> Contract Specific Performance | <input type="checkbox"/> Medical Malpractice |
| <input type="checkbox"/> Adoption - Foreign | <input type="checkbox"/> Correct/Erroneous State/Local Taxes | <input type="checkbox"/> Motor Vehicle Tort |
| <input type="checkbox"/> Adult Protection | <input type="checkbox"/> Counterclaim | <input type="checkbox"/> Name Change |
| <input type="checkbox"/> Aid and Guidance | <input type="checkbox"/> Cross Claim | <input type="checkbox"/> Order to Sever |
| <input type="checkbox"/> Annexation | <input type="checkbox"/> Custody/Visitation/Support/Equitable Distribution | <input type="checkbox"/> Partition |
| <input type="checkbox"/> Annulment | <input type="checkbox"/> Declaratory Judgment | <input type="checkbox"/> Petition |
| <input type="checkbox"/> Appeal Decision of ABC Board | <input type="checkbox"/> Declare Death | <input type="checkbox"/> Product Liability |
| <input type="checkbox"/> Appeal Decision of Board of Zoning | <input type="checkbox"/> Delinquent Taxes | <input type="checkbox"/> Quiet Title |
| <input type="checkbox"/> Appeal Decision of Comp Board | <input type="checkbox"/> Detinue | <input type="checkbox"/> Referendum Elections |
| <input type="checkbox"/> Appeal Decision of Employment Commission | <input type="checkbox"/> Divorce | <input type="checkbox"/> Reformation of Trust |
| <input type="checkbox"/> Appeal Decision of Local Government | <input type="checkbox"/> Ejectment | <input type="checkbox"/> Reinstatement of Driving Privileges |
| <input type="checkbox"/> Appeal Decision of Marine Resources Commission | <input type="checkbox"/> Encumber/Sell Real Estate | <input type="checkbox"/> Reinstatement (General) |
| <input type="checkbox"/> Appeal Decision of Voter Registration | <input type="checkbox"/> Enforce Vendor's Lien | <input type="checkbox"/> Removal |
| <input type="checkbox"/> Appointment of Church Trustee, Substitute Fiduciaries | <input type="checkbox"/> Escheat | <input type="checkbox"/> Separate Maintenance |
| <input type="checkbox"/> Approval of Right to be Eligible to Vote | <input type="checkbox"/> Establish Boundaries | <input type="checkbox"/> Standby Guardian/Conservator |
| <input type="checkbox"/> Asbestos Litigation | <input type="checkbox"/> Expunge | <input type="checkbox"/> Termination of Mineral Rights |
| <input type="checkbox"/> Attachment | <input type="checkbox"/> Forfeiture of U.S. Currency | <input type="checkbox"/> Unlawful Detainer |
| <input type="checkbox"/> Bond Forfeiture Appeal | <input type="checkbox"/> Freedom of Information | <input type="checkbox"/> Vehicle Confiscation |
| <input type="checkbox"/> Child Abuse and Neglect - Unfounded Complaint | <input checked="" type="checkbox"/> Garnishment | <input type="checkbox"/> Will Contested |
| <input type="checkbox"/> Civil Contempt | <input type="checkbox"/> General Tort Liability (other than motor vehicle) | <input type="checkbox"/> Writ of Certiorari |
| <input type="checkbox"/> Claim Impleading Third Party Defendant | <input type="checkbox"/> Grievance Procedures | <input type="checkbox"/> Writ of Habeas Corpus |
| <input type="checkbox"/> Complaint - (Miscellaneous) | <input type="checkbox"/> Guardian/Conservator Appointment | <input type="checkbox"/> Writ of Mandamus |
| <input type="checkbox"/> Compromise Settlement | <input type="checkbox"/> Impress/Declare a Trust | <input type="checkbox"/> Writ of Prohibition |
| <input type="checkbox"/> Condemnation | <input type="checkbox"/> Injunction | <input type="checkbox"/> Writ of Quo Warranto |
| <input type="checkbox"/> Confessed Judgment | <input type="checkbox"/> Interdiction | <input type="checkbox"/> Wrongful Death |
| <input type="checkbox"/> Conservator of Peace | <input type="checkbox"/> Interrogatory | <input type="checkbox"/> Other |
| | <input type="checkbox"/> Intentional Tort | |
| | <input type="checkbox"/> Judgment Lien-Bill to Enforce | |
| | <input type="checkbox"/> Judicial Review | |

☒ Damages in the amount of \$ 26,921.39 are claimed.

DATE

☐ PLAINTIFF☐ DEFENDANT☒ ATTORNEY FOR ☒ PLAINTIFF☐ DEFENDANT

L ROBERT RICHMAN

PRINT NAME

580 E MAIN ST SUITE 600 NORFOLK VA 23510

ADDRESS /TELEPHONE NUMBER OF SIGNATOR

* See reverse side for Civil Action Type Codes
- for Clerk's Office Use Only

SUGGESTION FOR SUMMONS IN GARNISHMENT

Case No.

In the Circuit Court of the [] City [x] County of LOUDOUN

JUDGMENT CREDITOR:

FIA CARD SERVICES, N.A.

Telephone No.

JUDGMENT CREDITOR'S ATTORNEY

GLASSER AND GLASSER, PLC.

580 E MAIN STREET SUITE 600 NORFOLK VA 23510

Telephone No. 757-533-5555

Suggested Garnishee:

FAIRFAX COUNTY FEDERAL CREDIT UNION
4201 MEMBERS WAY FAIRFAX, VA 22030

JUDGMENT DEBTOR:

VIRGINIA M SAM

43053 KINGSFORT DR

LEESBURG VA 20176-3610

Social Security No. ***-**-4684

If garnishee is defendant's employer, please furnish employer's name, and state whether it is a corporation, or one or more persons trading under a fictitious or trade name.

STATEMENT	
\$ 26,751.89	Judgment Principal
..... 0.00	Credits
..... 0.00	Interest
..... 96.00	Judgment Costs
..... 0.00	Attorney's Fee
..... 73.50	Garnishment Costs

\$ 26,921.39	Total Balance Due
The garnishee shall rely on this amount.	

ORIGINAL JUDGMENT

DATE OF JUDGMENT	DATE EXECUTION DELIVERED
December 3, 2010	
Instrument No.	

MAXIMUM PORTION OF DISPOSABLE EARNINGS SUBJECT TO GARNISHMENT

[] Support (if not specified, then 50%)

[] 50% [] 55% [] 60% [] 65% [] State Taxes, 100%

If none of the above are checked, then § 34-29(a) applies.

I request the Clerk to summon the Suggested Garnishee to answer this suggestion.

This is a garnishment against [] the judgment debtor's wages, salary or other compensation. [x] some other debt due or property, of the judgment debtor, specifically ATTACH ANY AND ALL ACCOUNTS

I have reason to believe that there is a liability on the suggested garnishee because of the execution of the "ORIGINAL JUDGMENT" described above, which:

[] involves a business, trade or professional credit transaction entered into on or after January 1, 1984,

[x] does not involve a business, trade or professional credit transaction entered into on or after January 1, 1984 and the undersigned represents that he has made a diligent good faith effort to secure the social security number of the judgment debtor

[] and had been unable to do so.

I further certify that:

[] (1) The summons is based upon a judgment upon which a prior summons has been issued but not fully satisfied; or

[x] (2) No summons has been issued upon this judgment creditor's suggestion against the same judgment debtor within a period of eighteen months, other than a summons which was based upon a judgment upon which a prior summons has been issued but not fully satisfied; or

[] (3) The summons is based upon a judgment granted against a debtor upon a debt due or made for necessary food, rent, or shelter, public utilities including telephone service, drugs, or medical care supplied the debtor by the judgment creditor or to one of his lawful dependents, and that it was not for luxuries or nonessentials; or

[] (4) The summons is based upon a judgment for a debt due the judgment creditor to refinance a lawful loan made by an authorized lending institution; or

[] (5) The summons is based upon a judgment on an obligation incurred as an endorser or comaker upon a lawful note; or

[] (6) The summons is based upon a judgment for a debt or debts reaffirmed after bankruptcy.

I hereby certify that the last known address of the defendant is as shown above.

DATE SUBMITTED

[] JUDGMENT CREDITOR [] AGENT [x] ATTORNEY

WARNING: Any judgment creditor who knowingly gives false information in a suggestion for Summons in Garnishment shall be guilty of a Class 1 misdemeanor.
--

VIRGINIA: IN THE CIRCUIT COURT OF THE COUNTY OF LOUDOUN

FIA CARD SERVICES, N.A.,

Plaintiff,

v.

Case No. CL62062

VIRGINIA M SAM
43053 KINGSFORT DR
LEESBURG VA 20176-3610
Social Security Number: XXX-XX-4684,

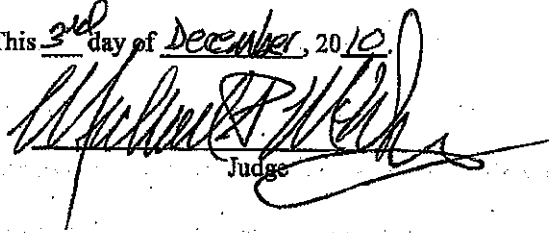
Defendant.

ORDER


THIS MATTER came on this day to be heard upon motion by the Plaintiff, FIA CARD SERVICES, N.A., by Counsel, for default judgment against the Defendant, VIRGINIA M SAM, the Defendant having failed to file responsive pleadings or otherwise make an appearance in response to Plaintiff's Complaint within 21 days from June 24, 2010, the date that the Defendant was served with posted service, the Defendant being deemed to be in default, and it appearing that the Plaintiff, by counsel, notified the Defendant of the hearing of the Motion for Default Judgment in accordance with Section 8.01-296 of the Virginia Code, the whole matter was submitted to and determined by this Court.

UPON CONSIDERATION WHEREOF, it is hereby ORDERED that the Plaintiff, FIA CARD SERVICES, N.A., be and hereby is, awarded judgment against the Defendant, VIRGINIA M SAM, in the claim amount of \$26,751.89, plus the costs of this proceeding in the amount of \$96.00, and that this matter be removed from the Court's active docket.

ENTERED: This 3rd day of December, 2010.


Judge

I ASK FOR THIS:

 p.q.

Stephen R. Meenan
Glasser and Glasser, P.L.C.
PO Box 3400
Norfolk, Virginia 23514
(888) 533-0660
(757) 533-5555
(757) 533-9009 (fax)

Glasser and Glasser, P.L.C.
Crown Center, Suite 600
580 East Main Street
Norfolk, Virginia 23510

GARNISHMENT SUMMONS

Commonwealth of Virginia

Case No.

LOUDOUN

Circuit Court

PO BOX 550 LEESBURG VA, 20178

COURT ADDRESS

JUDGMENT CREDITOR:

FIA CARD SERVICES, N.A.

JUDGMENT DEBTOR:

VIRGINIA M SAM

43053 KINGSFORT DR

LEESBURG VA 20176-3610

Telephone No.

JUDGMENT CREDITOR'S ATTORNEY:

GLASSER AND GLASSER, PLC.

580 EAST MAIN STREET SUITE 600

NORFOLK VA, 23510

Telephone No.

757-533-5555

Soc. Sec. No.

***-**-4684

Garnishee: FAIRFAX COUNTY FEDERAL CREDIT UNION

4201 MEMBERS WAY FAIRFAX, VA 22030

SERVE: OFFICER/MANAGING EMPLOYEE

July 6, 2012

2:00 pm

HEARING DATE AND TIME

STATEMENT:

Judgment Principal:	\$	26,751.89
Credits		0.00
Interest		0.00
Judgment Costs		963.00
Attorney's Fee		0.00
Garnishment Costs		73.50

TOTAL BALANCE DUE \$ 26,921.39

The garnishee shall rely on this amount.

December 3, 2010

DATE OF JUDGMENT

This is a garnishment against (check only one)

☐ the judgment debtor's wages, salary or other compensation.☒ some other debt due or property of the judgment debtor, specifically,
ATTACH ANY AND ALL ACCOUNTSMAXIMUM PORTION OF DISPOSABLE EARNINGS
SUBJECT TO GARNISHMENT☐ Support☐ 50% ☐ 55% ☐ 60% ☐ 65%

(if not specified, then 50%)

☐ state taxes, 100%

If none of the above are checked, then § 34-29(a) (on reverse) applies.

TO ANY AUTHORIZED OFFICER: You are hereby commanded to serve this summons on the judgment debtor and the garnishee.

TO THE GARNISHEE: You are hereby commanded to (1) file a written answer with this court, or (2) deliver payment to this court, or (3) appear before this court on the return date and time shown on this summons to answer the Suggestion for Summons in Garnishment of the judgment creditor that, by reason of the lien of writ of fieri facias, there is a liability as shown in the statement upon the garnishee.

As garnishee, you shall withhold from the judgment debtor any sums of money to which the judgment debtor is or may be entitled from you during the period between the date of service of this summons on you and the date for your appearance in court, subject to the following limitations: (1) The maximum amount which may be garnished is the "TOTAL BALANCE DUE" as shown on this summons. (2) You shall not be liable to the judgment creditor for any property not specified in this garnishment summons. (3) If the sums of money being garnished are earnings of the judgment debtor, then the provision of "MAXIMUM PORTION OF DISPOSABLE EARNINGS SUBJECT TO GARNISHMENT" shall apply.

If a garnishment summons is served on an employer having one thousand or more employees, then money to which the judgment debtor is or may be entitled from his or her employer shall be considered those wages, salaries, commission or other earnings which, following service on the garnishee-employer, are determined and are payable to the judgment debtor under the garnishee-employer's normal payroll procedure with a reasonable time allowance for making a timely return by mail to this court.

DATE OF ISSUANCE OF SUMMONS

Clerk

by

DEPUTY CLERK

DATE OF DELIVERY OF WRIT OF FIERI FACIAS TO SHERIFF
IF DIFFERENT FROM DATE OF ISSUANCE OF THIS SUMMONS

WRIT OF FIERI FACIAS TO ANY AUTHORIZED OFFICER: You are commanded to execute this writ and to make from the intangible personal estate of the judgment debtor(s) the principal, interest, costs and attorney's fees, less credits, as shown in the Garnishment Summons. You are further commanded to make your return to the clerk's office according to law.

Homestead Exemption Waived? ☐ Yes ☐ No ☐ Cannot be demanded

Clerk

by

DEPUTY CLERK

DATE

The following statement is not the law but is an interpretation of the law which is intended to assist those who must respond to this garnishment. You may rely on this only for general guidance because the law itself is the final word. (Read the law, § 34-29 of the Code of Virginia, for a full explanation. A copy of § 34-29 is available at the Clerk's office. If you do not understand the law, call a lawyer for help.)

An employer may take as much as 25 percent of an employee's disposable earnings to satisfy this garnishment. But if any employee makes the minimum wage or less for his week's earnings, the employee will ordinarily get to keep 40 times the minimum hourly wage. But an employer may withhold a different amount of money from that above if:

- (1) The employee must pay child support or spousal support and was ordered to do so by a court procedure or other legal procedure. No more than 65 percent of an employee's earnings may be withheld for support;
- (2) Money is withheld by order of a bankruptcy court; or
- (3) Money is withheld for a tax debt.

"Disposable earnings" means the money an employee makes "after taxes" and after other amounts required by law to be withheld are satisfied. Earnings can be salary, hourly wages, commissions, bonuses, payments to an independent contractor, or otherwise, whether paid directly to the employee or not.

If an employee tries to transfer, assign or in any way give his earnings to another person to avoid the garnishment, it will not be legal; earnings are still earnings.

Financial institutions that receive an employee's paycheck by direct deposit do not have to determine what part of a person's earnings can be garnished.

RECEIVED	
DATE AND TIME	SHERIFF

NOTE:
Return of Writ of Fieri Facias to be used if no effects found - otherwise, use appropriate sections of CC-1477, WRIT OF FIERI FACIAS.

☐ NO EFFECTS FOUND

DATE	SHERIFF
DEPUTY SHERIFF	

JUDGMENT DEBTOR	VIRGINIA M SAM
ADDRESS	43053 KINGSPOUR DR LEESBURG VA 20176-3610
<input type="checkbox"/> PERSONAL SERVICE	
<input type="checkbox"/> Being unable to make personal service, a copy was delivered in the following manner: <input type="checkbox"/> Delivered to family member (not temporary sojourner or guest) age 16 or older at usual place of abode of party named above after giving information of its purpose. List name, age of recipient, and relation of recipient to party named above. <input type="checkbox"/> Posted on front door or such other door as appears to be the main entrance of usual place of abode, address listed above. (Other authorized recipient not found.) <input type="checkbox"/> Served on Secretary of the Commonwealth.	
<input type="checkbox"/> Not found for _____ DATE _____	

RETURNS: Each garnishee was served as indicated below, unless not found, with a copy of this summons and the exemption claim form.

GARNISHEE	FAIRFAX COUNTY FEDERAL CREDIT UNION
ADDRESS	4201 MEMBERS WAY FAIRFAX, VA 22030
TELEPHONE NUMBER	
<input type="checkbox"/> PERSONAL SERVICE <input type="checkbox"/> FEDERAL SERVICE*	
<input type="checkbox"/> Being unable to make personal service, a copy was delivered in the following manner: <input type="checkbox"/> Served on registered agent of the corporation. List name and title: <input type="checkbox"/> Delivered to family member (not temporary sojourner or guest) age 16 or older at usual place of abode of party named above after giving information of its purpose. List name, age of recipient, and relation of recipient to party named above. <input type="checkbox"/> Posted on front door or such other door as appears to be the main entrance of usual place of abode, address listed above. (Other authorized recipient not found.) <input type="checkbox"/> Served on Secretary of the Commonwealth. <input type="checkbox"/> Served on the Clerk of the State Corporation Commission, pursuant to § 8.01-513. <input type="checkbox"/> Copy mailed to judgment debtor after serving the garnishee on date of service below unless a different date of mailing is shown.	
DATE OF MAILING _____ <input type="checkbox"/> Not found for _____ DATE _____ SERVING OFFICER _____	

**NOTICE TO JUDGMENT DEBTOR
HOW TO CLAIM EXEMPTIONS FROM GARNISHMENT**

The attached Summons in Garnishment or Notice of Lien has been issued on request of a creditor who holds a judgment against you. The Summons may cause your property or wages to be held or taken to pay the judgment.

The law provides that certain property and wages cannot be taken in garnishment. Such property is said to be exempted. A summary of some of the major exemptions is set forth in the request for hearing form. There is no exemption solely because you are having difficulty paying your debts.

If you claim an exemption, you should (i) fill out the claim for exemption form and (ii) deliver or mail the form to the clerk's office of this court.

You have a right to a hearing within seven business days from the date you file your claim with the court. If the creditor is asking that your wages be withheld, the method of computing the amount of wages which are exempt from garnishment by law is indicated on the Summons in Garnishment attached. You do not need to file a claim for exemption to receive this exemption, but if you believe the wrong amount is being withheld, you may file a claim for exemption.

On the day of the hearing, you should come to court ready to explain why your property is exempted, and you should bring any documents which may help you prove your case. If you do not come to court at the designated time and prove that your property is exempt, you may lose some of your rights.

If you do not claim an exemption and do not otherwise contest the garnishment, you are not required to appear in court on the return date on the Garnishment Summons.

It may be helpful for you to seek the advice of an attorney in this matter.

THE REQUEST FOR HEARING FORM IS PRINTED ON THE SECOND PAGE OF THIS FORM.

REQUEST FOR HEARING
GARNISHMENT EXEMPTION CLAIM
Commonwealth of Virginia VA. CODE § 8.01-512.4

Case No.:

LOUDOUN CIRCUIT COURT
COURT NAME

FIA CARD SERVICES, N.A.
JUDGMENT CREDITOR

v.

VIRGINIA M SAM
JUDGMENT DEBTOR

and

FAIRFAX COUNTY FEDERAL CREDIT UNION
GARNISHEE

I claim that the exemption(s) from garnishment which are checked below apply in this case:

Major Exemptions Under Federal and State Law

- ☐ 1. Social Security benefits and Supplemental Security Income (SSI) (42 U.S.C. § 407).
☐ 2. Veterans' benefits (38 U.S.C. § 3101).
☐ 3. Federal civil service retirement benefits (5 U.S.C. § 8346)
☐ 4. Annuities to survivors of federal judges (28 U.S.C. § 376(n)).
☐ 5. Longshore and Harborworkers' Compensation Act (33 U.S.C. § 916).
☐ 6. Black lung benefits.

Exemptions listed under 1 through 6 above may not be applicable in child support and alimony cases (42 U.S.C. § 659).

- ☐ 7. Seaman's or master's or fisherman's wages, except for child or spousal support and maintenance (46 U.S.C. § 11109).
☐ 8. Unemployment compensation benefits (§ 60.2-600, Code of Virginia). This exemption may not be applicable in child support cases (§ 60.2-308, Code of Virginia).
☐ 9. Amounts in excess of portions of wages subject to garnishment (§ 34-29, Code of Virginia).
☐ 10. Public assistance payments (§ 63.1-88, Code of Virginia).
☐ 11. Homestead exemption of \$5,000 in cash, or \$10,000 if the householder is 65 years of age or older. (§ 34-4, Code of Virginia). This exemption may not be claimed in certain cases, such as payment of child or spousal support (§ 34-5, Code of Virginia).
☐ 12. Property of disabled veterans - additional \$10,000 cash (§ 34-4.1, Code of Virginia).
☐ 13. Worker's Compensation benefits (§ 65.2-531, Code of Virginia).
☐ 14. Growing crops (§ 8.01-489, Code of Virginia).
☐ 15. Benefits from group life insurance policies (§ 38.2-3339, Code of Virginia).
☐ 16. Proceeds from industrial sick benefits insurance (§ 38.2-3549, Code of Virginia).
☐ 17. Assignments of certain salary and wages (§ 55-165, Code of Virginia).
☐ 18. Benefits for victims of crime (§ 19.2-368.12, Code of Virginia).
☐ 19. Proceeds from funeral trusts (§ 54.1-2823, Code of Virginia).
☐ 20. Certain retirement benefits (§ 34-34, Code of Virginia).
☐ 21. Child support payments (§ 20-108.1, Code of Virginia).
☐ 22. Support for dependant children (§ 34-4.2, Code of Virginia). To claim this exemption, an affidavit that complies with the requirements of subsection B of § 34-4.2 and two items of proof showing entitlement to this exemption must be attached to this exemption form. (The affidavit, form DC-449, AFFIDAVIT CONCERNING DEPENDANT CHILDREN AND HOUSEHOLD INCOME, is available at www.courts.state.va.us/forms/district/civil.html or the clerk's office)
☐ 23. Other (describe exemption): \$ _____

I request a court hearing to decide the validity of my claim. Notice of the hearing should be given to me at:

ADDRESS

TELEPHONE NUMBER

The statements made in this request are true to the best of my knowledge and belief.

DATE

SIGNATURE OF JUDGMENT DEBTOR

GARNISHEE INFORMATION SHEET

The following information sheet sets forth procedures which may apply when a garnishee determines the proper amount to be garnished.

I. Garnishment of monies other than earnings (wages, salaries, commissions);

Refer to the debt owed or property specified by the judgment creditor on the GARNISHMENT SUMMONS, and respond to garnishments based on the date shown on the GARNISHMENT SUMMONS on district court form DC-456, GARNISHEE'S ANSWER.

Financial Institutions may respond to a GARNISHMENT SUMMONS on district court form DC-456, GARNISHEE'S ANSWER.

- If the account is a joint account, list the names and addresses of all account owners.
- Certain exemptions from garnishment, which are listed on district court form DC-454, NOTICE TO JUDGMENT DEBTOR HOW TO CLAIM EXEMPTIONS FROM GARNISHMENT, REQUEST FOR HEARING - GARNISHMENT EXEMPTION CLAIM, attached to the GARNISHMENT SUMMONS, may apply.

II. Garnishment of earnings for each pay period:

First Step:

Determine what are the "disposable earnings" by calculating the gross earnings, then deducting from gross earnings those amounts required by law to be withheld, such as federal and state taxes and social security withholdings. In calculating disposable earnings, do not deduct other payroll deductions such as insurance premiums, savings plans or retirement contributions.

Second Step:

Determine the maximum amount that may be withheld from "disposable earnings." A description of this calculation is provided on the back of the attached GARNISHMENT SUMMONS. The following is a way to implement this part of the procedure:

On the front of the GARNISHMENT SUMMONS under "Maximum Amount of Disposable Earnings Subject to Garnishment," see which boxes have been checked to calculate the maximum amount subject to garnishment

- If support is checked, then multiply "disposable earnings" by the percentage checked underneath "support." If no box is checked, then use 50%.
- If "state taxes" is checked, then multiply "disposable earnings" by 100%.
- If none of the boxes are checked, **use the table on the reverse side** and, where a percentage is given, multiply "disposable earnings" by the applicable percentage.

Third Step:

Determine if other deductions for child support or other garnishments apply to the judgment debtor. Virginia Law requires that payments for support ordered by a court or by the Division of Child Support Enforcement must be deducted from the maximum amount of disposable earnings subject to garnishment as calculated above in the Second Step to determine the amount left for garnishments. (There may be none left.) After honoring child support deductions, garnishments are to be honored on the basis of the date shown on the GARNISHMENT SUMMONS as to when the writ of fieri facias was delivered to the sheriff.

III. File and GARNISHEE'S ANSWER so that the court receives your answer before the return date shown on the GARNISHMENT SUMMONS. The attached GARNISHEE'S ANSWER may be used for this purpose. If you deliver payment to the court by check, make it payable to the judgment creditor.

IV. Do not withhold funds from this garnishment after the hearing date and time specified in the top right hand corner of the GARNISHMENT SUMMONS, district court form DC-451. Any funds withheld as a result of a voluntary agreement between the judgment creditor and the judgment debtor after this garnishment has been concluded should be paid directly to the judgment creditor. Do not send these funds to the court.

AMOUNTS GARNISHABLE FROM "DISPOSABLE EARNINGS"
EFFECTIVE JULY 24, 2009

(wages, salaries, commissions, etc.) (\$7.25 per hour minimum wage)

	Paid Weekly	Paid Every Two Weeks	Paid Twice a Month **	Paid Monthly**
Disposable Earnings*	\$290 or less	\$580 or less	\$628.33 or less	\$1,256.66 or less
Amount Garnishable	Nothing	Nothing	Nothing	Nothing
Disposable Earnings*	\$290 to \$386.67	\$580 to \$773.33	\$628.33 to \$837.78	\$1,256.66 to \$1,675.55
Amount Garnishable	Amount above \$290	Amount above \$580	Amount above \$628.78	Amount above \$1,256.66
Disposable Earnings*	More than \$386.67	More than \$773.33	More than \$837.78	More than \$1,675.55
Amount Garnishable	25% of Amount	25% of Amount	25% of Amount	25% of Amount

* See front for definition of "Disposable Earnings."

** Amounts for twice a month and monthly pay periods are based on an average of 4 1/3 a weeks per month.